



Dated: December 14, 2011
The following is SO ORDERED:


Paulette J. Delk
UNITED STATES BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION

In Re:	:	CHAPTER 11
	:	
AUBREY BRUCE WRING	:	CASE NO. 10-21899
and VIRGINIA A. WRING,	:	
	:	JUDGE PAULETTE J. DELK
Debtors.	:	
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JPMORGAN CHASE BANK, NATIONAL ASSOCIATION,	:	
	:	
	:	
Movant,	:	CONTESTED MATTER
vs.	:	
	:	
AUBREY BRUCE WRING and	:	
VIRGINIA A. WRING, Debtors,	:	
and MICHAEL P. CORY, Trustee	:	
	:	
Respondents.	:	

**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM
AUTOMATIC STAY IN THE ALTERNATIVE, FOR ADEQUATE PROTECTION**

It appears to the Court, as evidenced by the signatures of counsel below, that an agreement has been reached between the Chapter 11 Trustee and JPMorgan Chase Bank, National Association. ("Movant") to resolve the Motion for Relief from Automatic Stay or, in the Alternative, for Adequate filed by the Movant regarding the real property located at 5295 Cherokee Rose Lane, Memphis,

Tennessee 38125 (hereinafter "Property")(docket no. 983) and the Objection to the Motion filed by the Chapter 11 Trustee. Hearing was scheduled for November 22, 2011.

The parties stipulate the following facts: Debtors appear to have equity in the property, on which the principal balance due and owing is approximately \$119,897.88, with an arrearage of \$9,492.87, as of the filing of the motion. As the parties have consented to resolve the motion on the terms set forth below, it is hereby

ORDERED that the relief from the automatic stay sought by the Motion is *conditionally denied*; Debtors, through the Chapter 11 Trustee, shall pay adequate protection payment to Movant in the amount of \$949.02 beginning on or before December 1, 2011 (to be paid within five (5) days of the entry of this Order), and continuing through the effective date of confirmation of the Chapter 11 Plan or dismissal/conversion. Said payments will be applied to Movant's claim in accordance with the Note and security documents. Debtor should send the payments to the following address:

**JPMorgan Chase Bank, NA
3415 Vision Drive
Columbus, OH 43219**

ORDERED that the Movant has incurred attorneys fees and costs in prosecution of this Motion; and, Movant shall be permitted to recover said fees and cost in the amount of \$800.00;

ORDERED that nothing in this Order shall be determined an admission or stipulation of the value of the Property;

ORDERED that the Debtors shall keep the Property fully insured in the manner and to the extend prescribed in the security documents, with Movant as loss payee and shall pay all post-petition real property tax liability as such comes due. Debtors shall comply with all non-monetary terms nad conditions stated in the security documents except to the extent that such terms and conditions are modified by this Order;

ORDERED that, upon delinquency by the Debtors of any sum specified above or in performance of any other term of this Order, Movant may be permitted to recover and dispose of the Property pursuant to applicable state law after submitting a Notice of Default and allowing the Debtors fifteen (15) days to cure the default. If the Debtors fail to cure said default, Movant shall file a Notice of Relief from Automatic Stay due to Default and the stay shall be terminated as to Movant and Property without further notice or hearing;

ORDERED that, if required, the Chapter 11 Trustee appointed herein shall serve Notice of the Consent Order, pursuant to Fed. R. Bankr.P. 4001(d) upon all creditors and parties in interest requiring notice and certify the same.

SO ORDERED.

PREPARED BY and CONSENTED TO:

/s/ Laura A. Grifka

LAURA A. GRIFKA, (B.P.R. 15119)

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Attorney for Movant

CONSENTED TO:

/s/ Michael P. Coury by permission

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Chapter 11 Trustee